

CLAIM AMENDMENTS

1. (Currently amended) A method of handling money transfer requests in a system which includes at least one input device for receiving information directly or indirectly from a transferor, and processing means for communicating with the input device for processing money transfer requests therefrom, the method comprising:

receiving at the processing means a money transfer request from the input device;
providing within the processing means a first identifier code for the transfer and/or for at least one of the parties to the transfer, wherein

if a first identifier code is associated with the transferor or transferee in a database of transferors or transferees and associated first identifier codes, the code is retrieved from the database, or

if no first identifier code is associated with the transferor or transferee in a database of transferors or transferees and associated first identifier codes, a new first identifier code is allocated in response to receiving the money transfer request and associated with the transferor or transferee;

sending the first identifier code directly or indirectly to the transferor if the first identifier code is a new code, the sending operation to the transferor being ~~an~~ independent operation from the transferor's communication with the input device;

~~outputting~~ generating money transfer instructions including at least a portion of the first identifier code or information related thereto; and

communicating the money transfer instructions to a money handling authority as instructions to effect the money transfer upon verification of the authority of the transferee to receive funds, whereby the authority of ~~the a~~ a transferee ~~party~~ to receive the funds ~~can be~~ is verified upon presentation of the first identifier code by the transferee ~~party~~.

Claims 2-20, canceled.

21. (Currently amended) A money transfer system comprising:
at least one input unit operable to generate a money transfer request in accordance with
information from a transferor; and
processing means for communicating with the or each input unit for receiving and
processing money transfer requests therefrom, the processing means comprising :
means for allocating a first identifier code to a transferor or transferee;
means for providing a first first identifier code for the transaction and ~~or for the one or~~
more parties to the transfer;
a database of transferors or transferees and associated first identifier codes;
means operable to output first information including the first identifier code, ~~to be~~
~~communicated for communication~~ directly or indirectly to the transferor
independently ~~of from~~ the communication operation with the input unit; and
means for outputting money transfer instructions including at least a portion of the first
identifier code or information related thereto, for communication to a money handling
authority as instructions to effect the money transfer, whereby the authority of a
transferee ~~party~~ to receive the funds can be verified at least partly by presentation of
the first identifier code by the transferee ~~party~~.

Claims 22-47, canceled.

Add new claims:

49. (New) A method according to claim 1, further comprising generating a second identifier code associated with the transaction.
50. (New) A method according to claim 49, further comprising outputting the second identifier code to the transferor.
51. (New) A method according to claim 49, wherein the authority of a transferee to receive funds is verified upon presentation of both the first and second identifier codes by the transferee.

52. (New) A method according to claim 49, wherein the second identifier code is outputted to the transferor at a remote terminal.

53. (New) A method according to claim 49, wherein the step of generating money transfer instructions includes generating a verification code related to the second identifier code to enable the second identifier code to be verified when presented by the transferee.

54. (New) A method according to claim 53, wherein at least one character of the verification code represents a function of one or more other characters of the second identifier code and includes information indicative of the position in the second identifier code of said character or characters thereof.

55. (New) A method according to claim 54, wherein the characters in the second identifier code are numeric.

56. (New) A method according to claim 54, wherein the function is a sum function.

57. (New) A method according to claim 54, wherein the verification code comprises one or more blank characters representing missing character or digit positions of the second identifier code.

58. (New) A method according to claim 54, wherein the function is based on characters in one or more predetermined positions in the second identifier code, and said information represents the position in the second identifier code of the result of the function.

59. (New) A method according to claim 53, wherein the verification code comprises at least one, but not all, of the characters of the second identifier code.

60. (New) A method according to claim 53, wherein the money transfer instructions include the verification code.

61. (New) A method according to claim 50 wherein the money transfer instructions include the first identifier code.

62. (New) A method according to claim 53, wherein the authority of the transferee to receive funds is verified at least partly upon presentation of the first identifier code and the second identifier code which relate correctly to the verification code received in the money transfer instructions.

63. (New) A method according to claim 53, wherein the verification code contains some, but not all of the characters of the second identifier code, and the method further comprises comparing each known character in the verification code for equivalency with a corresponding character of the second identifier code.

64. (New) A method according to claim 53, where the second identifier code identifies the transaction.

65. (New) A method according to claim 1, wherein the first identifier code is associated with the transferor.

66. (New) A method according to claim 65, wherein the processing means comprises a database of transferors and a first identifier code associated with each transferor.

67. (New) A method according to claim 1, wherein the step of allocating a new first identifier code comprises generating a random or pseudo-random code.

68. (New) A method according to claim 1 further comprising receiving, at the money handling authority, money transfer instructions.

69. (New) A method according to claim 68 comprising receiving at the money handling authority a first identifier code presented by a potential transferee, and checking whether said first identifier code presented by the potential transferee matches the first identifier code contained in the money transfer instructions.

70. (New) A method according to claim 68 wherein the step of generating money transfer instructions includes generating a verification code related to the second identifier code to enable the second identifier code to be verified when presented by the transferee, further comprising checking whether a second identifier code presented by a potential transferee relates correctly to the verification code received in the money transfer instructions.

71. (New) A method according to claim 1 further comprising receiving at the processing means, from the money handling authority, one or more codes that have been presented by a transferee in a money transfer.

72. (New) A method according to claim 71, wherein the processing means compares the transaction identifier code received from the money handling authority with the transaction identifier code it provided for that money transfer.

73. (New) A method according to claim 1, further comprising storing each identifier code at the processing means.

74. (New) A method according to claim 1, further comprising communicating the money transfer instructions to a money handling authority and receiving, at the money handling authority, the money transfer instructions sent from the processing means.

75. (New) A method according to claim 74, wherein the step of generating money transfer instructions includes generating a verification code related to the second identifier code to enable the second identifier code to be verified when presented by the transferee, further comprising receiving information identifying a transaction identifier code presented by a transferee, and verifying whether the transaction code relates correctly to the verification code received from the processing means in the money transfer instructions.

76. (New) A method according to claim 75, wherein the verification code includes information associated with the result of a function based on one or more characters of the second identifier code and testing whether the second identifier code presented by the transferee matches the verification code.

77. (New) A method according to claim 1, wherein a first identifier code has previously been allocated for a transaction between the same transferor and transferee, and the first identifier code is not communicated to the transferor.

78. (New) A method according to claim 1, wherein the step of sending the first identifier to the transferor comprises producing a sealed envelope containing the first identifier code using a secure postal printer.

79. (New) A method according to claim 1, further comprising:
receiving at the processing means data relating to the transferor or transferee; and
using the data to provide a first identifier code for the transfer or at least one of the parties to the transfer.

80. (New) A system according to claim 21, comprising at least one remote input unit.

81. (New) A system according to claim 21, wherein the means for providing the first identifier code comprises means for selectively allocating a new identifier code or reusing a previously allocated identifier code.

82. (New) A system according to claim 81, wherein the first identifier code identifies the transferor.

83. (New) A system according to claim 81, wherein the processing means comprises a database of transferors and a first identification code associated with each transferor.

84. (New) A system according to claim 81, wherein the means for allocating a new first identifier code comprises means for generating a code based on a random or pseudo-random code.

85. (New) A system according to claim 21, further comprising means for generating a second identifier code associated with the transaction and outputting the second identifier code to the transferor.

86. (New) A system according to claim 85, wherein the means for generating the money transfer instructions at the processing means comprises means for generating a verification code related to the second identifier code.

87. (New) A system according to claim 85, wherein the second identifier code is outputted to the transferor at a remote terminal.

88. (New) A system according to claim 85, wherein the means for generating a verification code related to the second identifier code generates a code from which it is not possible to deduce the second identifier code unambiguously.

89. (New) A system according to claim 21, wherein the means for outputting information to the transferor comprises means for selectively outputting the first identifier code.

90. (New) A system according to claim 21, further comprising a terminal at the money handling authority for receiving the money transfer instructions.

91. (New) A system according to claim 90, in which the terminal at the money handling authority comprises means for communicating to the processing means one or more verification codes presented by a transferor during a money transfer.

92. (New) A system according to claim 91 in which the processing means comprises memory for storing each code it provides for a transaction and means for comparing the codes received from a money handling authority with those held in its memory.

93. (New) A system according to claim 21, wherein the money handling authority terminal comprises means for receiving information identifying a first identifier code presented by a transferee and means for verifying whether the first identifier code matches the first identifier code received from the processing means in the money transfer instructions.

94. (New) A system according to claim 21, further comprising a secure postal printer.